

1  
2  
3 UNITED STATES DISTRICT COURT  
4 DISTRICT OF NEVADA

5 \* \* \*

6 LUBA DACE,

7 Plaintiff,

8 v.

9 JP MORGAN CHASE BANK, N.A.,

10 Defendant.  
11

Case No. 2:23-cv-1785-RFB-NJK

**ORDER**

12  
13 Before the Court for consideration is the Order and Report and Recommendations (“R&R”) of the Honorable Nancy J. Koppe, United States Magistrate Judge, dated February 13, 2024 (ECF No. 14). For the reasons explained below, the Court adopts the R&R in full.

14  
15  
16 A district court “may accept, reject, or modify, in whole or in part, the findings or recommendations made by the magistrate.” 28 U.S.C. § 636(b)(1). A party may file specific written objections to the findings and recommendations of a magistrate judge. 28 U.S.C. § 636(b)(1); Local Rule IB 3-2(a). When written objections have been filed, the district court is required to “make a de novo determination of those portions of the report or specified proposed findings or recommendations to which objection is made.” 28 U.S.C. § 636(b)(1); see also Local Rule IB 3-2(b). Where a party fails to object, however, a district court is not required to conduct “any review,” *de novo*<sup>1</sup> or otherwise, of the report and recommendations of a magistrate judge. Thomas v. Arn, 474 U.S. 140, 149 (1985). Here, Plaintiff filed no objection.

20  
21  
22 The Court agrees with and adopts the R&R in full.

23  
24  
25 ///

26  
27  
28 <sup>1</sup> *De novo* review simply means a review by one court using the lower court’s record but reviewing the evidence and the law without deference to the lower court’s findings and rulings. See Appeal, Black’s Law Dictionary (11th ed. 2019).

1           Therefore, for the foregoing reasons, **IT IS ORDERED** that the Report and  
2 Recommendation of the Magistrate Judge (ECF No. 14) is **ADOPTED** in full. This case is  
3 **DISMISSED** without prejudice.

4           **IT IS FURTHER ORDERED** that the Clerk of Court will close the case.

5  
6 **DATED:** April 17, 2024.

7  
8  


---

9 **RICHARD F. BOULWARE, II**  
10 **UNITED STATES DISTRICT JUDGE**